

In re:
Joseph Edward Collopy
Debtor

Case No. 23-12884-amc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jan 04, 2024

User: admin
Form ID: 309A

Page 1 of 3
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 06, 2024:

Recip ID	Recipient Name and Address
db	+ Joseph Edward Collopy, 1940 South Broad Street, Lansdale, PA 19446-5548
14817467	+ Amato and Keating, P.C., 107 North Commerce Way, Suite 100, Bethlehem, PA 18017-8913
14819227	+ Atlantic States Insurance Co, c/o Leviton Law Firm, Ltd., One Pierce Place, Suite 725 W, Itasca, IL 60143-1253
14817469	+ Atlantic States Insurance Co (claim #6), c/o Leviton Law Firm, Ltd., One Pierce Place, Suite 725 W, Itasca, IL 60143-1253
14823453	+ Atlantic States Insurance Co., c/o Amato and Keating, P.C., 107 North Commerce Way, Bethlehem PA 18017-8913
14818583	Commonwealth of PA - UCTS, Department of Labor and Industry, PO Box 68568, Harrisburg, PA 17106-8568
14819231	+ HUD, 801 Market Street, Philadelphia, PA 19107-3126
14817480	PA Dept. of Labor & Industry, Employer Services, P.O. Box 67504, Harrisburg, PA 17106-7504
14817669	+ U.S. Department of Housing and Urban Development, 801 Market Street, Philadelphia, PA 19107-3126
14817992	+ U.S. Department of Housing and Urban Development, 2000 N Classen Blvd Suite 3200, Oklahoma City, OK 73106-6034

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: schroeder@jrlaw.org	Jan 05 2024 07:38:00	WILLIAM D. SCHROEDER, JR, 920 Lenmar Drive, Blue Bell, PA 19422
tr	+ EDI: FGARYFSEITZ.COM	Jan 05 2024 10:28:00	GARY F. SEITZ, Gellert Scali Busenkell & Brown LLC, 8 Penn Center, 1628 John F. Kennedy Blvd, Suite 1901, Philadelphia, PA 19103-2113
smg	Email/Text: megan.harper@phila.gov	Jan 05 2024 07:39:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jan 05 2024 10:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 05 2024 07:39:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreregion03.ph.ecf@usdoj.gov	Jan 05 2024 07:39:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14825577	Email/PDF: bncnotices@becket-lee.com	Jan 05 2024 11:04:19	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14817468	+ Email/PDF: bncnotices@becket-lee.com	Jan 05 2024 11:04:21	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14817471	+ Email/PDF: creditonebknofications@resurgent.com	Jan 05 2024 11:04:19	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
14817472	+ EDI: DISCOVER		

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Jan 04, 2024

Form ID: 309A

Total Noticed: 38

		Jan 05 2024 10:28:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14817473	EDI: IRS.COM	Jan 05 2024 10:28:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14834900	EDI: JEFFERSONCAP.COM	Jan 05 2024 10:28:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
14817474	EDI: JEFFERSONCAP.COM	Jan 05 2024 10:28:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 Mcleland Road, Saint Cloud, MN 56303
14817470	EDI: JPMORGANCHASE	Jan 05 2024 10:28:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
14835644	EDI: JEFFERSONCAP.COM	Jan 05 2024 10:28:00	Jefferson Capital Systems LLC, Po Box 772813, Chicago IL 60677-2813
14817475	^ MEBN	Jan 05 2024 05:29:43	KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14826175	Email/PDF: resurgentbknotifications@resurgent.com	Jan 05 2024 11:04:05	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14832431	+ EDI: AISMIDFIRST	Jan 05 2024 10:28:00	MIDFIRST BANK, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
14817479	Email/Text: ml-ebn@missionlane.com	Jan 05 2024 07:38:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
14828325	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 05 2024 07:39:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14817476	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 05 2024 07:39:00	Midland Credit Mgmt, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
14817477	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 05 2024 07:39:00	Midland Funding/Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
14817478	EDI: AISMIDFIRST	Jan 05 2024 10:28:00	Midland Mortgage Co., P.O. Box 26648, Oklahoma City, OK 73126-0648
14817481	+ Email/Text: bankruptcygroup@peco-energy.com	Jan 05 2024 07:39:00	PECO, Bankruptcy Group, 2301 Market Street, N3-1, Philadelphia, PA 19103-1338
14832894	+ Email/Text: bankruptcygroup@peco-energy.com	Jan 05 2024 07:39:00	PECO, 2301 Market Street, 04 NW, Philadelphia, PA 19103-1380
14817483	+ Email/Text: bankruptcy.notices@sunrisebanks.com	Jan 05 2024 07:39:00	Sunrise Banks, Attn: Bankruptcy, 200 University Avenue West, Saint Paul, MN 55103-2075
14817484	+ EDI: WFFC2	Jan 05 2024 10:28:00	Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001
14828342	+ EDI: WFFC	Jan 05 2024 10:28:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 9210, Des Moines, IA 50306-9210
14828203	EDI: WFFC2	Jan 05 2024 10:28:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14817482		Self Financial/lead Ba
14819240		Self Financial/lead Ba

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Jan 04, 2024

Form ID: 309A

Total Noticed: 38

14819225	*+	Amato and Keating, P.C., 107 North Commerce Way, Suite 100, Bethlehem, PA 18017-8913
14819226	*+	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14819229	*+	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
14819230	*+	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14819232	*	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14819233	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 Mcleland Road, Saint Cloud, MN 56303
14819228	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
14819234	*+	KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14819238	*P++	MISSION LANE LLC, PO BOX 105286, ATLANTA GA 30348-5286, address filed with court:, Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
14833563	*+	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14819235	*+	Midland Credit Mgmt, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
14819236	*+	Midland Funding/Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
14819237	*	Midland Mortgage Co., P.O. Box 26648, Oklahoma City, OK 73126-0648
14819239	*+	PECO, Bankruptcy Group, 2301 Market Street, N3-1, Philadelphia, PA 19103-1338
14819241	*+	Sunrise Banks, Attn: Bankruptcy, 200 University Avenue West, Saint Paul, MN 55103-2075
14819242	*+	Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001

TOTAL: 2 Undeliverable, 16 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 06, 2024

Signature: /s/Gustava Winters

Information to identify the case:			
Debtor 1:	Joseph Edward Collopy		Social Security number or ITIN: xxx-xx-9698
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: -----
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		Date case filed in chapter: 13 9/22/23
Case number:	23-12884-amc		Date case converted to chapter: 7 1/3/24

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline 10/20

****Debtor's Photo ID & Social Security Card must be presented to the Trustee prior to the 341 meeting.****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Joseph Edward Collopy	
2. All other names used in the last 8 years	aka Joseph E. Collopy	
3. Address	1940 South Broad Street Lansdale, PA 19446	
4. Debtor's attorney Name and address	WILLIAM D. SCHROEDER JR 920 Lenmar Drive Blue Bell, PA 19422	Contact phone 215-822-2728 Email: schroeder@jrlaw.org
5. Bankruptcy trustee Name and address	GARY F. SEITZ Gellert Scali Busenkell & Brown LLC 8 Penn Center 1628 John F. Kennedy Blvd Suite 1901 Philadelphia, PA 19103	Contact phone 215-238-0011 Email: gseitz@gsbblaw.com

For more information, see page 2 >

Debtor **Joseph Edward Collopy**

Case number **23-12884-amc**

6. Bankruptcy clerk's office	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M.
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .		Contact phone (215)408-2800
Date: 1/4/24		
7. Meeting of creditors	February 8, 2024 at 10:50 AM	Location: The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (267) 371-7579, Enter Meeting ID 897 348 6286, and Passcode 5196255454
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	For additional meeting info. go to https://www.justice.gov/ust/moc
8. Presumption of abuse	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 4/8/24
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	